

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :)	
)	Group Art Unit: 3691
Michael J. Cleary et al.)	
)	Examiner: SHRESTHA, BIJENDRA K
Serial No.: 10/667,353)	
)	Confirmation No.: 3390
Filed: September 23, 2003)	
)	Customer No.: 70813
Docket No.: JPC-010)	

For: METHOD AND SYSTEM FOR DISTRIBUTION OF UNACTIVATED BANK
ACCOUNT CARDS

Mail Stop: **AMENDMENT**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

This paper is submitted in response to the non-final Office action from the U.S. Patent and Trademark Office mailed November 26, 2010 (hereinafter, "Office Action"), in connection with the above identified patent application.

Applicant believes no extension of time or additional fee is necessary for entry and consideration of the amendment and remarks. If any extension or fees is necessary, Applicant conditionally authorizes the Director to charge any related fees, or any other fees necessary for entry of this paper, to deposit account 50-4494 with reference to Attorney Docket No. JPC-010 (corresponding to Client Matter No. J47004.Y00252).

The **claim amendments** start on page **2**.

The **remarks** start on page of **10**.